# Case 19-29304-ABA Doc 23 Filed 12/19/19 Entered 12/20/19 00:31:19 Desc Imaged Certificate of Notice Page 1 of 5

Information to id	entify the case:	•		
Debtor 1:	Gregory Kemp	Social Security number or ITIN: XXX-	xxx-xx-0482	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Valerie James-Kemp	Social Security number or ITIN: XXX-	xxx-xx-1966	
	First Name Middle Name Last Name	EIN:		
United States Bank	cruptcy Court: District of New Jersey	Date case filed for chapter:	13	10/11/19
Case number:	19-29304-ABA			

### Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Gregory Kemp	Valerie James-Kemp
2.	All other names used in the last 8 years	aka Gregory A Kemp	
3.	Address	913 Easy Street Millville, NJ 08332	913 Easy Street Millville, NJ 08332
4.	<b>Debtor's attorney</b> Name and address	Seymour Wasserstrum Law Offices of Seymour Wasserstrum 205 West Landis Avenue Vineland, NJ 08360	Contact phone (856) 696-8300
5.	Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 – Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663–5002 www.standingtrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . (800) 676–6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856–361–2300 Date: 12/17/19

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Debtor Gregory Kemp and Valerie James-Kemp

Case number 19-29304-ABA

#### Meeting of creditors November 14, 2019 at 09:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a Chapter 13 Standing Trustee - Camden, Cherry Tree Corporate Center, 535 Route 38, Suite 150, Cherry Hill, NJ 08002 joint case, both spouses must The meeting may be continued or adjourned to a later attend. date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 2/15/20 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 2/15/20 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 12/18/19 at 09:00 AM, Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 9. Filing of plan Cooper Street, Camden, NJ 08101-2067 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if 11. Filing a chapter 13 bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline 13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

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United States Bankruptcy Court District of New Jersey

In re: Gregory Kemp Valerie James-Kemp Debtors Case No. 19-29304-ABA Chapter 13

TOTAL: 21

#### CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2 Date Rcvd: Dec 17, 2019 Form ID: 309I Total Noticed: 30 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2019. db/jdb Valerie James-Kemp. 913 Easy Street, Millville, NJ 08332-1587 +Gregory Kemp. PO Box 61047, Harrisburg, PA 17106-1047 518507273 AES / PHEAA, EOS CCA, 700 Longwater Drive, Barstow, MD 20610 518507279 +Mohela/Dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, 518507284 518507285 Trenton, NJ 08625-0112 518507286 SLS Mortgage, P.O. Box 636005, Littleton, CA 80163-6005 ++STATE OF NEW JERSEY, 518507287 DIVISION OF TAXATION BANKRUPTCY UNIT, TRENTON NJ 08646-0245 (address filed with court: State Of New Jersey, P.O. Box 245, Trenton, NJ 08695-0245) Dept Of Treasury-Division Of Taxation, +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 518578913 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
+US Dept Of Ed/GLELSI, PO Box 7859, 2401 International Lane, Madison, WI 53704-3121 518507289 518575137 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO BOX 130000, Raleigh, NC 27605-1000 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: mylawyer7@aol.com Dec 18 2019 00:29:29 Seymour Wasserstrum, aty Law Offices of Seymour Wasserstrum, 205 West Landis Avenue, Vineland, NJ 08360 +E-mail/Text: pmarraffa@standingtrustee.com Dec 18 2019 00:30:05 Isabel C. Balboa, tr Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977 E-mail/Text: usanj.njbankr@usdoj.gov Dec 18 2019 00:31:30 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 U.S. Attorney, 970 Broad St., smq +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 18 2019 00:31:24 United States Trustee Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 518611841 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 18 2019 00:37:29 Ashley Funding Services, LLC, Resurgent Capital Services, Greenville, SC 29603-0587 518507274 EDI: CAPITALONE.COM Dec 18 2019 04:33:00 Capital One. PO Box 85015. Richmond, VA 23285-5015 +EDI: AIS.COM Dec 18 2019 04:33:00 518523026 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 518507275 +E-mail/Text: tracey.gregoire@millvillenj.gov Dec 18 2019 00:31:28 City Of Millville, Po Box 609, Tax Collector, Millville, NJ 08332-0609 +E-mail/Text: tracey.gregoire@millvillenj.gov Dec 18 2019 00:31:28 518524547 City of Millville, 12 S High St, Millville NJ 08332-4244 518507276 E-mail/Text: bankruptcy@consumerportfolio.com Dec 18 2019 00:31:40 Consumer Portfolio Services, Inc, PO Box 57071, Irvine, CA 92619-7071 518507277 +EDI: CCS.COM Dec 18 2019 04:33:00 Credit Collection Service, 725 Canton St., Norwood, MA 02062-2679 518507278 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 18 2019 00:36:32 Credit One Bank Na, PO Box 98875, Las Vegas, NV 89193-8875 518613560 EDI: ECMC.COM Dec 18 2019 04:33:00 Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408 +EDI: AMINFOFP.COM Dec 18 2019 04:33:00 518507280 First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145 EDI: IRS.COM Dec 18 2019 04:33:00 518507283 Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081 518620607 +EDI: MID8.COM Dec 18 2019 04:33:00 MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011 +EDI: JEFFERSONCAP.COM Dec 18 2019 04:33:00 518611451 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Sa +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 18 2019 00:31:44 Saint Cloud Mn 56302-7999 518611451 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 518507288 +EDI: ECMC.COM Dec 18 2019 04:33:00 Us Department Of Ed-, P.O. Box 5609, Greenville, TX 75403-5609 9 04:33:00 Verizon, by A Oklahoma City, OK 73118-7901 +EDI: AIS.COM Dec 18 2019 04:33:00 518618713 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma Ci EDI: WFFC.COM Dec 18 2019 04:33:00 518507290 Wells Fargo, PO Box 60510,

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

Los Angeles, CA 90060-0510

518507282\* Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081 518507281\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

518507281\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 518559169\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 24 TRENTON NJ 08646-0245

(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, \* 3, ## 0

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District/off: 0312-1 User: admin Page 2 of 2 Date Rcvd: Dec 17, 2019 Form ID: 3091 Total Noticed: 30

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2019 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2019 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Seymour Wasserstrum on behalf of Debtor Gregory Kemp mylawyer7@aol.com, ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Joint Debtor Valerie James-Kemp mylawyer7@aol.com,
ecf@seymourlaw.net

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4